

John G. Prosser II

From: "John G. Prosser II" <JPROSSER123@comcast.net>
To: "John G. Prosser II" <jgp2@comcast.net>; <virgilsmith@house.mi.gov>;
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 <rephildenbrand@house.mi.gov>; <davidlaw@house.mi.gov>; <timmoore@house.mi.gov>;
 <toryrocca@house.mi.gov>; "John G. Prosser II" <JPROSSER123@comcast.net>
Sent: Sunday, July 29, 2007 9:57 AM
Attach: CPAN Protect Michigan Citizens.dat; Press Release No-Fault October 2005.doc
Subject: No-Fee Schedules, No-Choice without full disclosure!

Dear Legislator, we need to find a solution to lower the premiums of Michigan drivers who pay outrageous rates, I do believe that the solution will have nothing to do with a fee schedule imposed on the Healthcare Industry and its employees who certainly deserve to earn a profit and enjoy a quality worklife.. Given that insurance companies are experiencing record profits for the last 5 years, lets charge them with creating a **real solution** for Auto theft (liability) and fraud (collision) which will guarantee lower premiums for citizens experiencing oppressive rates. Please read the attached word documents which I have already shared in hard copy form with Chairman Smith and Representative Scott. As I testified to on Wednesday July 25th, Michigan has the very best No-Fault Automobile insurance in America and we should protect it and its benefits like the Jewel that it is. Please protect Michigan Citizens from any proposal by the insurance companies who are already capped on their costs by the MCCA, which would dilute the quality of care provided and or threaten the viability of the very existence of the Healthcare Service Providers through any form of fee schedule. I look forward to working with the committee to explore creative solutions to lowering excessive premiums being imposed on our citizens. Thank you.
 Sincerely,

John G. Prosser II

Author, The Educated Consumers Guide to No-Fault Automobile Insurance. www.Authorhouse.com

How America can save billions in Medicaid costs and provide quality care for the catastrophically injured.

Producer, The Solution, an online video presentation outlining how America can arrest the 2 silent epidemics of 600,000 brain injuries in auto accidents and 2 million bankruptcies due to medical bills, by using the Michigan Model for Auto insurance in every other State.

Vice President

Health Partners Homecare (one of Michigan's largest specializing in brain and spinal cord injuries)

VP/ Owner

Health Providers Choice (Michigan based National Nurse Contracting Agency)

Member

Michigan Brain Injury Provider Council

Member, NASHIA, Public Policy Committee, National Association of State Head Injury Administrators

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Internal Virus Database is out-of-date.

Checked by AVG Free Edition.

Version: 7.5.430 / Virus Database: 268.15.4/563 - Release Date: 12/2/2006 9:59 AM

8/7/2007

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Sent: Sunday, July 29, 2007 10:10 AM
Subject: Protect Michigan Citizens! 888 299 9800 JGP II

Ideas presented by John G. Prosser II

Citizen Protection by Legislators!

June 2007

Step up and Protect Michigan Citizens!

FIX : Kreiner, Cameron, Devillers, Dunn

Empower

Office of Financial and Insurance Services OFIS

Insurance Commissioner

1) **Require Full Disclosure and Education by Insurance Companies** (who do business at the pleasure of the Law) to Consumers at point of Sale with a signature page indicating they have been disclosed, and via Website, used by whole industry and monitored by OFIS, clarifying what is being sold (as required by law) and outlining all of the important distinctions.

A) What does it mean in practical terms to buy a coordinated policy? What are the headaches and hassles for the Consumer versus the benefit for Insurance companies for a paltry 10% discount on PIP portion? lets call this proactive Consumer Protection!

B) What is the trade off / Sacrifice of unlimited benefits from the MCCA, for the Consumer to purchase lower limits of catastrophic coverage if they actually need it (bankruptcy and Medicaid) for a paltry 10% discount on PIP. Consumers need to know this is a shell game and they are rolling the dice! Require explanation that if you were to exceed the limits of your reduced coverage levels you would spend your own assets to qualify for Medicaid (costing the State big \$\$\$) and then file bankruptcy.

C) **Require** insurance companies provide full disclosure of all benefits that Consumers are entitled to under the contract they are purchasing, as required by law.

D) **Require** all insurers explain and offer uninsured and underinsured coverage's

E) **Require** explanation of the History of the No-Fault act in Michigan and the intention of the Legislature to expedite payment of medical bills, preventing Families from bankruptcy due to Medical Bills!!

F) **Require** full explanation of and full disclosure of the MCCA, what it is, what it does and its annual financial status, funded by drivers! (It is our Money) the current status is the equivalent of investing cash with a mutual fund and the management never disclosing the status of your investment! 7.2 million Cars x \$140.00 = 1.1 Billion collected, 9 billion in assets, and an annual excess of 450 Million.

Explain the history of MCCA and that in the year 2000 there was a refund of 3 Billion Dollars! Educate Consumers that insurance companies are capped on expenses per injured human being at \$400,000.00 and that annually on average 1400 accident victims exceed that level. 7.2 Million Cars x 1200.00 average premium cost is 8.6 Billion in premium Dollars, less the 1400 x 400K = 560 Million, where is the other 8 Billion?

All excess costs for care come from our money invested in the MCCA!

G) **Ban** (*fee schedules* for services) Michigan needs good paying Healthcare Jobs And Ban *managed less care*, invest our MCCA resource in Citizens who are injured and Companies who serve them and protect their families from financial disaster like the rest of America! Keep our

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resource from creating obscene profits for the already massively profitable Insurance industry.

F) Explain that Michigan has 70 CARF accredited Rehabilitation Facilities and that California has only 3 and why! Because there is no payer source! **If your loved one is catastrophically injured what level of care would you want?** Explain that every year in America 2 Million families file bankruptcy due to medical bills!!

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Be Prepared for Something You Hope Never Happens

New Guide Educates Drivers about Insurance Risks when Catastrophe Strikes

OAKLAND TOWNSHIP, Mich. – Automobile insurance is a necessity – some would say a necessary evil – for anyone looking to travel the nation's roadways in their own version of the American dream on wheels. But how many times do people stop and consider the appropriate level of insurance coverage and what the implications of not carrying it can have? John Gwynne Prosser II has, and his new book, *The Educated Consumer's Guide to No-Fault Automobile Insurance* (now available through AuthorHouse), helps others avoid the financial devastation that can result from serious accidents.

"There are 600,000 brain injuries from car accidents in America annually," says Prosser. "This book is about a solution to a huge problem. Catastrophic injury in an automobile accident is a very serious, life-altering event. Are you prepared? Have you ever considered it? Can you imagine the impact on you or your loved ones if this very unfortunate event visited you?"

The Educated Consumer's Guide to No-Fault Automobile Insurance provides in-depth information about the state of U.S. insurance and health care systems, and Prosser seamlessly combines the two into an indispensable guide that no auto owner should be without. From explanations of the types of auto insurance coverage available to current statistics on medical costs and trends, Prosser leaves no stone unturned.

"According to a Harvard Medical School study, medical bills cause an average of 2 million personal bankruptcies every year, and most of those people have health insurance. Are you an automobile accident away from bankruptcy?" he asks. (please, view the video "**The Solution**" online soon!)

He explains that **Michigan is the only state in America** that provides **lifetime unlimited medical benefits** for victims of a catastrophic automobile injury and presents his argument for why the rest of the country should follow suit. "**This powerful idea will save our state governments billions in Medicaid costs!**" says Prosser.

"You already pay for automobile insurance. Why aren't you getting unlimited medical benefits for life, like Michigan? It's *your fault* if you don't know about no-fault!"

For the past 14 years, Prosser has been the vice president of Health Partners Inc., a Michigan company which provides homecare nursing and attendant care services, and which specializes in serving brain and spinal cord injured patients. He plans to donate 40 percent of all royalties as follows: 20 percent to the National Spinal Cord Injury Association and 20 percent to the Brain Injury Association of America. More information is available at www.authorhouse.com John G. Prosser II, Author JPROSSER123@comcast.net 248 400 9164 voice mail

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